

Information to identify the case:

Debtor 1	<u>Elihue W. Jones</u>	Social Security number or ITIN	xxx-xx-1003
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Naomi J. Jones</u>	Social Security number or ITIN	xxx-xx-8696
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-14538-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elihue W. Jones

Naomi J. Jones

5/5/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elihue W. Jones
Naomi J. Jones
Debtors

Case No. 16-14538-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 05, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Elihue W. Jones, Naomi J. Jones, 14 Fox Hollow Lane, Sicklerville, NJ 08081-3933
516375193	+ Bank of America, NA, Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, A 91364-6207
516051075	City of Philadelphia Pioneer, Lockbox #1687, Philadelphia, PA 19178-1687
516246143	+ Emerg Phy Assoc of S.Jersey,Pc, 6681 Country Club Drive, Golden Valley MN 55427-4601
516051079	+ Kennedy University Hospital, 435 Hurfville-Cross Keys Road, Turnersville, NJ 08012-2499
516051082	+ Parker McKay P.A., 9000 Midlantic Drive, Suite 300, P.O. Box 5054, Mount Laurel, NJ 08054-5054
516051083	+ Pioneer Credit Recovery, 26 Edward Street, Arcade, NY 14009-1012
516051084	Regional Sewer Service Invoice, PO Box 1105, Bellmawr, NJ 08099-5105
516051085	Slomin's Inc., 125 Lauman Lane, PO Box 1886, Hicksville, NY 11802-1886
516051086	South Jersey Gas, P.O. Box 6091, Bellmawr, NJ 08099-6091
516051088	+ Thomas Jefferson University Hospital, PO Box 8500-3100, Philadelphia, PA 19178-0001
516135045	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, P.O. Box 9013, Addison, Texas 75001-9013
516130463	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516051091	UPHS PAH Patient Pay, P.O. Box 824329, Philadelphia, PA 19182-4329
516051092	+ Virtua Health, 5 Eves Drive, Suite 200, Marlton, NJ 08053-3135
516051094	+ Westgate Towers, LLC, 2801 Old Winter Garden Road, Ocoee, FL 34761-2965

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 05 2021 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 05 2021 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516051072	Email/Text: pkanatzar@yahoo.com	May 05 2021 20:24:00	American Finco, P.O. Box 2994, Milwaukee, WI 53201-2994
516051073	EDI: BANKAMER.COM	May 06 2021 00:23:00	Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410
516250640	EDI: BANKAMER.COM	May 06 2021 00:23:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
516243201	EDI: WFFC.COM	May 06 2021 00:23:00	Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
516051074	+ EDI: CAPITALONE.COM	May 06 2021 00:23:00	Capital One, P. O. Box 71083, Charlotte, NC 28272-1083
516081922	EDI: CAPITALONE.COM	May 06 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516311847	+ Email/Text: BKBCNMAIL@carringtonms.com	May 05 2021 20:24:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
516311848	+ Email/Text: BKBCNMAIL@carringtonms.com		

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: May 05, 2021

Form ID: 3180W

Total Noticed: 41

		May 05 2021 20:24:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
516051076	EDI: WFNNB.COM		
		May 06 2021 00:23:00	Comenity-New York & Co., P.O. Box 659728, San Antonio, TX 78265-9728
516051080	EDI: CITICORP.COM		
		May 06 2021 00:23:00	Macy's, P.O. Box 78008, Phoenix, AZ 85062-8008
516272914	EDI: Q3G.COM		
		May 06 2021 00:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516051077	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov		
		May 05 2021 21:11:09	Housing & Urban Development, 451 7th Street, Washington, DC 20410-0002
517143968	+ EDI: IRS.COM		
		May 06 2021 00:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516051078	EDI: RMSC.COM		
		May 06 2021 00:23:00	JC Penney, PO Box 960090, Orlando, FL 32896-0090
516185410	+ EDI: MID8.COM		
		May 06 2021 00:23:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516051081	+ Email/Text: bankruptcies@orangelake.com		
		May 05 2021 20:24:00	Orange Lake Resort and Country Club, 8505 West Irio Bronson Memorial Hwy, Kissimmee, FL 34747-8201
516200585	EDI: Q3G.COM		
		May 06 2021 00:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516051087	Email/Text: amieg@stcol.com		
		May 05 2021 20:24:00	State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716
516051089	EDI: TFSR.COM		
		May 06 2021 00:23:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197-5855
516051090	EDI: TFSR.COM		
		May 06 2021 00:23:00	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
517145547	+ Email/Text: electronicbkydocs@nelnet.net		
		May 05 2021 20:25:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
516211337	EDI: WFFC.COM		
		May 06 2021 00:23:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
516051093	+ EDI: WFFC.COM		
		May 06 2021 00:23:00	Wells Fargo Financial National B, MAC #N8235-040, 7000 Vista Drive, West Des Moines, IA 50266-9310

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: May 05, 2021

Form ID: 3180W

Total Noticed: 41

Date: May 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2021 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor BANK OF AMERICA N.A. bcaine@parkermccay.com, BKcourtntices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin C. Fayette	on behalf of Debtor Elihue W. Jones kfayette@kevinfayette.com
Kevin C. Fayette	on behalf of Joint Debtor Naomi J. Jones kfayette@kevinfayette.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Warren S. Jones, Jr.	on behalf of Creditor BANK OF AMERICA N.A. email@warrensjones.com, r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 8